

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 13-31433-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Kaleda
28 Michigan Dr
Sinking Spring, PA 19608

Social Security No.:
xxx-xx-3901

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 19, 2018

JAN: mg

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James Kaleda
 Debtor

Case No. 13-31433-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db +James Kaleda, 28 Michigan Dr, Sinking Spring, PA 19608-1359
 cr +Freedom Road Financial, C/O Morton & Craig, LLC, 110 Marter Ave., Suite 301,
 Moorestown, NJ 08057-3124
 514249071 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
 514249072 +Experian, PO BOX 9701, Allen, TX 75013-9701
 514249074 +Freedom Road Financial, 10605 Double R Blvd Ste, Reno, NV 89521-8920
 514249077 JCP & L, PO BOX 3687, Akron, OH 44309-3687
 514329857 #+Jersey Central Power & Light, a Firstenergy Co, 331 Newman Springs Rd Bldg 3,
 Red Bank NJ 07701-6771
 517013768 #+Jersey Central Power & Light, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-6771
 514249078 +Mountain Club Condo Assoc, 440 Beckerville Road, Manchester Township, NJ 08759-9503
 514249079 +Mountain Club Condominium Association,, c/o Wacks & Hartmann LLC, 55 Madison Ave,
 Suite 320, Morristown, NJ 07960-7337
 514396670 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 514249081 Toyota Motor Credit, PO Box 3025, Coraopolis PA 15108
 514267593 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
 514249082 +Trans Union, PO BOX 2000, Chester, PA 19016-2000
 514249083 +Verizon, PO BOX 4003, Acworth, GA 30101-9004
 514249084 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 514405743 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 514407831 +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,
 Fort Mill, SC 29715-7203
 514249073 fadf, Blairstown, NJ 07825

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 19 2018 23:17:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 19 2018 23:17:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514368567 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 19 2018 23:19:41
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 514249065 +E-mail/Text: electronicbkydocs@nelnet.net Jan 19 2018 23:17:59 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 514306163 E-mail/Text: bknotice@crkofusa.com Jan 19 2018 23:18:07 FreedomRoad Financial c/o CRG-20016,
 PO Box 29426, Phoenix, AZ 85038-9426
 514249075 +E-mail/Text: cio.bncmail@irs.gov Jan 19 2018 23:17:47 Internal Revenue Service,
 PO BOX 7346, Philadelphia, PA 19101-7346
 514286061 +E-mail/Text: electronicbkydocs@nelnet.net Jan 19 2018 23:17:59
 Neln on behalf of the U.S. Dept. of ED, US Department of Education,
 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514249069* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 514249070* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 514249066* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 514249067* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 514249068* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 514249076* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 514249080* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ Division of Taxation, PO BOX 187,
 Trenton, NJ 08695-0187)
 514249085 ###+Zucker Goldberg & Ackerman, Attorneys at Law, 200 Sheffield Street - Suite 301,
 PO BOX 1024, Mountainside, NJ 07092-0024

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, NA
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Freedom Road Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott E. Tanne on behalf of Debtor James Kaleda info@tannelaw.com, tanne.ecf.email@gmail.com
TOTAL: 5